

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAVID J. PERLA
LYNN PETRARCA-PERLA
Debtor(s)

Case No. 19-24385GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/08/2019.
- 2) The plan was confirmed on 06/03/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/02/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/18/2021.
- 5) The case was dismissed on 03/09/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$55,672.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$20,125.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$20,125.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$2,888.87
Court Costs \$0.00
Trustee Expenses & Compensation \$1,494.88
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,383.75

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Secured	1,000.00	1,000.00	1,000.00	134.15	49.93
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	122.68	122.68	0.00	0.00
CACH LLC	Unsecured	0.00	687.91	687.91	0.00	0.00
CACH LLC	Unsecured	600.00	602.86	602.86	0.00	0.00
CAPITAL ONE NA**	Unsecured	3,650.00	3,629.01	3,629.01	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	650.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	420.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	4,610.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,763.00	1,762.11	1,762.11	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	830.00	830.35	830.35	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	134.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	532.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	100.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	535.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,650.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	735.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,000.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	1,110.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	400.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE/VERVE MA	Unsecured	400.00	NA	NA	0.00	0.00
EXXON MOBILE/CITIBANK	Unsecured	355.00	NA	NA	0.00	0.00
FASHION BUG++	Unsecured	535.00	NA	NA	0.00	0.00
FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	393.00	393.09	393.09	0.00	0.00
FIRST PREMIER BANK	Unsecured	521.00	NA	NA	0.00	0.00
GDYR CBNA	Unsecured	1,100.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
GECRB	Unsecured	700.00	NA	NA	0.00	0.00
GREAT LAKES HIGHER ED CORP	Unsecured	86,143.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	100.00	NA	NA	0.00	0.00
LTD FINANCIAL SVCS++	Unsecured	1,000.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,104.00	1,104.97	1,104.97	0.00	0.00
NTB CREDIT PLAN	Unsecured	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC(*)	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	237,068.00	240,621.09	0.00	15,557.17	0.00
PNC BANK NA	Secured	0.00	37,297.01	37,297.01	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	631.96	631.96	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	960.00	960.58	960.58	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	430.00	427.59	427.59	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	355.31	355.31	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	1,090.83	1,090.83	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	300.00	341.38	341.38	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	510.00	506.46	506.46	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	927.49	927.49	0.00	0.00
PRA AG FUNDING LLC	Unsecured	1,080.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	961.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	720.00	NA	NA	0.00	0.00
REC MANAGEMENT SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	576.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,800.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,197.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	690.00	NA	NA	0.00	0.00
TARGET	Unsecured	439.00	NA	NA	0.00	0.00
TARGET	Unsecured	450.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	2,559.65	2,559.65	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	664.55	664.55	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,410.62	1,410.62	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,219.27	1,219.27	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	464.80	464.80	0.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	NA	122.34	122.34	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$15,557.17	\$0.00
Mortgage Arrearage	\$37,297.01	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,000.00	\$134.15	\$49.93
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$38,297.01	\$15,691.32	\$49.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$20,815.81	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,383.75</u>	
Disbursements to Creditors	<u>\$15,741.25</u>	
TOTAL DISBURSEMENTS :		<u>\$20,125.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/13/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.